The Massachusetts Method of Preventing Fraternal Insurance Failures.

One of the best-informed insurance men in the State of Massachusetts, who has no personal reason for being prejudiced in favor of old-line life companies, says that the fraternal beneficiary associations are doing their best to get upon a more substantial basis, practically the same as the basis of the old-line companies, and that in instances where they can not do so, they are evidently approaching failure. He mentions one which formerly was widely known and had a high reputation, which had from 60,000 to 70,000 members, but now has only about 10,000, and those, he says, "are practically a hospital list." They are men advanced in years, who did not drop out of the association when they could get into another on favorable terms, who have the means of holding on longer, but who have not kept up the young blood in the association, and now are in such a condition that young blood will not come in. Some of the older and less prominent associations are said to be losing steadily, and are drifting upon the rocks.

The British law governing this kind of insurance is far ahead of the law in the United States, and England has been through the entire phase of experience through which this country is passing. The largest association of the fraternal kind in England is the Manchester Unity, and its rates of insurance are nearly as high as those of the old-line life companies. The officers of the fraternals in this country realize that they can not live under their former schedule, and are doing what they can to establish a system of higher premiums. But this change must be made with great delicacy, for the old members will protest against any advance in rates. In order to protect themselves in the future as far as relates to new business, without making any change in rate for present members, the fraternal beneficiary organisations, in their National Fraternal Congress, have adopted rates which are materially larger than the rates now charged by the fraternal associations.

The following table will show the cost of insurance, at the level annual rate per $1,000 on this plan of the National Fraternal Congress, of an unnamed representative beneficiary association, of the Manchester Unity above mentioned, and, under the non-participating plan, of a representative old-line company, for different ages. The practical identity of charge by the last two associa-

tions named, and the smallness of the charge of the unnamed fraternal association, are noticeable features of the table:

	Age 21.	Age 30.
National Fraternal Congress rate	$10.62	$13.96
Unnamed association's rate	7.08	9.72
Manchester Unity's rate	15.08	19.50
Old line company's rate	15.94	19.81

	Age 40.	Age 50.	Age 60.
National Fraternal Congress rate	$20.11	$30.98	$51.13
Unnamed association's rate	14.40	22.80	.....
Manchester Unity's rate	27.04	39.00	63.96
Old line company's rate	26.82	39.39	63.12

One way in which the existing fraternals are trying to save themselves is by preventing the formation of any new association in the State, which can give insurance as cheaply as they do. This has been accomplished by the passage of the law that no new fraternal society on the lodge system shall be admitted to the State which has rates lower than those now indicated as necessary by the National Fraternal Congress' mortality tables. This will prevent their own members from dropping out and getting into stronger societies, which might, with younger men, offer as favorable premiums as they did. The new law also forbids the entrance into the State of fraternal beneficiary associations from other States which offer terms lower than those of the National Fraternal Congress tables. Another device, which has been put into the law, against the influence of the Insurance Department, is that which makes it impossible for an official examination to be made of any of these associations unless the association desires it. The law says that "the Insurance Commissioner shall, upon request of any corporation doing business on the lodge system, personally or by some person designated by him, visit such domestic corporation and thoroughly inspect and examine its affairs, especially as to its financial condition." But the Insurance Commissioner can not make any examination upon his own initiative, and the Chairman of the Insurance Committee, when the matter was called to his attention, said that he did not propose to have any of these companies examined by the Commissioner unless they wanted to be examined.

One purpose of the provision is said to be to head off examinations by officials of other States, the idea being that if it is proprosed by an outsider to come there and have an examination, the company can have an examination made by the Massachusetts Commissioner, and that the result will be accepted by the foreign official, without making an examination himself. But, after all

these precautions, there is good authority for saying that this entire system will come to a ruinous end unless the rates which are charged are high enough to cover the expectation of death which is shown by the mortality tables.

Massachusetts has a tragic story to tell of immense sums lost in the experiment of cheap insurance. The beginning was in the "pass-the-hat" style of insurance, whereby an association was formed, and when a member died a collection was raised among the survivors to collect the sum promised in case of death. The Massachusetts Mutual Benefit Association and the Bay State Beneficiary Association were the pioneers in this field. Following in their tracks came the Iron Hall and a great flood of endowment orders, which stimulated the gambling spirit, which put fortunes in some men's pockets, and caused heavy loss to thousands of victims. A lower depth was struck in the "home investment" orders, which were so bad that they were prohibited by law, as soon as they were started. Then came the wreck of the endowment orders, after furious contests in the legislature between the opposing sides. Following this came the crash of the two great associations mentioned, and now the fraternals, which were supposed to be in solid ground and beyond the need of protection, are trying to save themselves by putting up their rates as delicately and rapidly as the temper of their members will allow. Their officers see by this time that they are doomed unless they make their rate equal to the expectation of death.

"Nostalgia."

"NOSTALGIA" is the latest fine word employed to butter the Philippine parsnip. The *Evening Post* comments thereon with beautiful satire as follows:

"Nostalgia," we are told, is what is the trouble with our troops in the Philippines. They are not suffering from anything so vulgar as homesickness; they are not disgusted, indignant, weary, exasperated; oh, no; they simply have that elegant complaint, "nostalgia." And the cure is obvious. "News from home" is all that the soldiers need. A daily bulletin from the United States would do a poor fellow steaming in the swamps of Luzon more good than a dose of quinine. Accordingly, arrangements are making to extend the Manila cable service, and the government will repeat news bulletins to the troops gratis. It is easy to see how this will work. A trooper tempted to swear like his kind at having his tent washed away and his bed dropped into three feet of mud and water, will have this despatch handed to him:

"Indianapolis. Senator Beveridge declares that the Philippine climate is the finest in the world."

It is certain that, instead of oaths, we should then get tears of

LIBRARY
ST. JOHN'S SEMINARY
BRIGHTON, MASS.

joy. To a detachment emerging from the jungle, gaunt and hungry, after a fruitless week's chase of will-o'-the-wisp insurgents, will be wigwagged this cheering bulletin:

"Chicago. Gen. Otis thinks that the military experience acquired in the campaigning in the Philippines will be much appreciated by the rank and file."

And the most depressed soldiers' mess, the barrack-room fullest of woe, the hospital darkest with melancholy, will be instantly transformed into a scene of gayety by the receipt of this cablegram from the dear old home:

"Washington. Secretary Root emphatically asserted in the House Military Committee that there was not a word of truth in the rumors that the soldiers in the Philippines were discontented. He said that since Chairman Hull had left the islands the spirits of the men of all arms had visibly risen."

Hatred of the Religious Garb.

IT is not often that one sees a priest, and especially a monk, or a sister, in religious garb on the streets of a large city, without hearing some contemptuous or execratory remark from a passer-by.

Whence this horror, contempt, and hatred? Is not the cassock of the priest made of the same cloth (though mayhap of somewhat coarser quality) as the dress-coat of the average well-to-do citizen? Does the habit of the religious, male or female, bespeak any thing else but humility and austerity of life?

Under the garb there is the principle; and detestation of the habit is nearly always inspired by hatred for what it stands for. A man's attire is the palpable reflex of his character and function. The soldier wears the martial garb, adapted in every detail to his sanguinary profession. In the magistrate, the toga is symbolic of gravity and the majesty of the law. If the soldier is the man of war, the magistrate the man of the law, the priest, be he regular or diocesan, is the man of God, and it is fitting that his attire should distinguish him as such. His soutane or habit denotes that he stands forth from the masses by the excellence of his office and functions; the Church has provided it for him to make him remember his station and to keep him from mixing too freely with the multitude and thereby contracting its vulgar instincts and customs. "If in our days," says a recent writer in the *Courrier de Bruxelles* (No. 289), "so many men and women do not love the religious habit, it is because they have lost the habitude of reflecting upon their destiny, of turning their minds to Heaven and cultivating those high thoughts and noble sentiments which the priest, and the nun too, inspires; because the sight of a religious is for them a constant torture, and they seek to stifle their remorse in open exclamations of disgust or a feigned facetiousness."

Justice to the Jesuits.

II.—[Conclusion.]

THIS is only a scanty outline of M. de Ladevèze's interesting article in the *Open Court*. It is indeed a very remarkable defense of the Jesuits, all the more remarkable, as it appears at a time when the religious orders are expelled from France and special hatred is manifested against the Jesuits; at a time when bigotted Protestant papers in England revive the old and oft-exploded calumnies against the Society; at a time, alas! when even one or the other Catholic openly attacks the Jesuits. We need not remind the readers of THE REVIEW of Father Taunton's publication, which has been severely censured even by fair-minded Protestants. (See comments of the N. Y. *Times* in THE REVIEW, Oct. 24th, p. 474; of the Baltimore *Sun* in THE REVIEW, Dec. 5th, p. 576.)

Can we be surprised that the majority of non-Catholics entertain the silliest notions of a Jesuit, when they see that even some Catholics are bitterly opposed to the Society? Among the letters to Bismarck published a short time ago, is one of the late Cardinal Hohenlohe*), in which he writes to Bismarck that "it is good to guard our fatherland against this pest of the country." In order to show the real character of this man, it will suffice to say that in an earlier letter to Bismarck (March 6th, 1876) he had also expressed the hope and the wish that "the work of the Centre Party in Germany might be paralized."—We can easily understand why the enemies of the Catholic Church attack this order vehemently. Indeed, it is but natural that the courtiers of Queen Elizabeth, the sectaries of Germany, the Communists of Paris, the revolutionary party in Italy, the Bonzes in Japan, Masonic governments,—in short all who hate the name of Catholic,—concentrate their deadliest animosity on the unfortunate Jesuits; nor are we surprised to find that the Jansenists in France were always their bitter enemies, or that those who call themselves "Liberal Catholics" have invariably stood aloof from them. But how is it to be explained that, at times, defenders of the Church, priests, or even bishops, archbishops, and cardinals have treated them coldly? The late Father Clarke, of Oxford, England, has well answered this question (in the *Nineteenth Century*, August, 1896.) He says: "Sometimes, indeed, it may be that individual Jesuits have, by their unfaithfulness to the principles of their order, deserved the ill feeling with which they have been regarded. But in a large majority of cases it is due either to prejudice or ignorance of the

*) See its text in No. 2 of the present volume of THE REVIEW.

true spirit of the Society, or to a false impression that the Jesuits exercised an influence which interfered with their own lawful authority, and were a rival power in the government of the Church."

A similar explanation is furnished by the history of the educational work of the Society. The opposition of Catholic institutions to the Society is frequently looked upon by non-Catholics as the surest proof of the dangerous character of the Jesuits. They point to the hostility of the once famous University of Paris and its struggles against the Society. But a German Protestant, a professor in the University of Strassburg, not in the least partial to the Jesuits, writes: "This hostility evidently arose from jealousy, as the youths of Paris flocked to the schools of these dangerous and dexterous rivals, while the lecture rooms of the University were empty." †)

The same opinion is held by M. Jourdain, the historian of the University of Paris. ‡) This historian describes the scientific stagnation of the University and the frightful licentiousness of the students, in consequence of which parents did not dare to send their sons to the University, but were anxious to have them educated by the Jesuits. The University combated this competition not so much by raising the intellectual and moral standing of the University, as by acts of Parliament, expelling the Jesuits or closing their colleges.

This manner of dealing with the Jesuits as rivals in education was repeated several times in France. When in 1880 Ferry introduced laws for suppressing the Jesuit schools, Albert Duruy asked in the liberal *Revue des Deux-Mondes* whether such measures were an honest way of defeating the dreaded rivals of the state schools. May not the same policy be at the bottom of the recent iniquitous laws against the religious orders in France?

Also in Germany and other countries the Jesuits had in the first century of their existence, to encounter the opposition of the old universities. The reason has been given by Professor Paulsen, of the University of Berlin, a Protestant:

"The old corporations at Ingolstadt, Vienna, Prague, Freiburg, and Cologne resisted with might and main, but it was all in vain; the Jesuits were victorious everywhere. The old corporations in possession of the universities have often raised the charge of 'imperiousness,' 'desire of ruling,' against the Jesuits, and many historians of these institutions have passionately repeated this charge? Certainly not without reason. But it must be added that it was not the desire of ruling that springs from vain arrogance,

---

†) Ziegler: *Geschichte der Pädagogik*, 1895, p. 121.

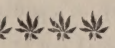
‡) *Histoire de l'Université de Paris*, 1888, especially Vol. I, pp. 53 foll. and II, 298-300.

resting on external force or empty titles, but the desire that arises from real power which is eager to work, because it can work and must work." *)

It is recorded that the founder of the Society used to pray that his sons might always be the object of the world's hatred. This prayer of St. Ignatius has been heard. It is not difficult to realize that those persecutions, misunderstandings, and misrepresentations must be the most painful to the Society which come from those who ought to be its friends and allies. The Jesuits might find a compensation in the fact that there is scarcely any institution in the Church which has received more lavish praise from broad-minded, impartial Protestants. Still we doubt whether they care much for this praise. If they are what they claim to be, zealous defenders of the Church, they can not fail to see that the attacks on the Society as such naturally prove prejudicial to the Church. For, although the Society is not the Church, still non-Catholics consider the Jesuits "the best representatives of the Church," in the words of M. de Ladevèze. Hence reproaches cast on the Society by so-called "liberal Catholics," necessarily confirm Protestants in their preconceived notions of the utter corruption and moral perversity of the "Romish" Church, which avails itself so largely of this "most energetic but most pernicious organization." Thus it becomes manifest that the honor of the Church requires that justice be done to the Jesuits.

---

*) *Geschichte des höhern Unterrichts*, p. 281.



A "Hugging-Bee" to Help a Church.—A Toledo correspondence of the St. Louis *Post-Dispatch* (Jan. 26th) tells of trouble caused in the Protestant congregation at North Greenfield, Logan Co., Ohio, by a "hugging-bee." The objection is not so much against the "bee" itself, as against the scale of prices, which was as follows:

"Girls under 15 years of age, 15 cents for a hug of two minutes, or 10 cents for a short squeeze; from 16 to twenty years, 50 cents; from 20 to 25 years, 75 cents; school-ma'ams, 40 cents; other men's wives, $1; old maids, 3 cents each and no time limit."

The trouble has arisen not from any squirms of conscience on the part of the older people, but from the loud protests of five typical old maids belonging to the parish, of whom three are very liberal contributors. *O tempora, O mores!*

The Bollandists.

In the second week of last November was celebrated at Brussels the golden jubilee of religious life of Père Ch. de Smedt, President of the Society of the Bollandists. Father van der Heyden, in one of his Louvain letters to the Portland *Catholic Sentinel*, made this celebration the peg whereon to hang a very interesting little essay on the Bollandists and their work, from which we condense the following: The originator of the great biography of Saints called '*Acta Sanctorum*' was the Flemish Jesuit Roesweyd, who worked about thirty years to gather the first materials, but fame was first given to the colossal enterprise by Fr. John de Bolland, S. J. (born near Maestricht in 1596, died in 1665), who published the first volume in 1643. Bolland was thirty-five years at the task, his associate Henschen, forty-six, and his other collaborator, Papebroch, forty-five. The work was continued uninterruptedly by members of the Society of Jesus till the Suppression, in 1773. The Revolution scattered them and their precious library. In 1837 the Jesuits were prevailed upon, with the aid of a grant by the Belgian government, to take up again the abandoned work. The resuscitated hagiographical society took a new start under the direction of Fr. van Hecke. After eight years of preliminary work, the fifty-fourth volume appeared in 1845. Eight others have since followed, the last being published in '94. The sixty-third, which will treat of the Saints of the early part of November, will not be ready for some time to come.

A second edition of the forty-five first volumes of the '*Acta*' was issued between 1734 and 1770; and a third edition, up to the fifty-ninth volume, was brought out by Palme in 1869. There are about ten complete sets in the trade yet. The price of a set is $600. The late volumes sell at $15 a volume.

At present there are six "Bollandists." When they are not making researches in libraries or foreign countries, they work in what they call their "shop," at Brussels—an immense library-room, containing over 100,000 volumes treating of history, archæology, patrology, or hagiography. This library is unique in the world for its specialty. Besides the books in the library, the Fathers receive, to help them in their researches, six hundred reviews. They themselves publish a periodical, the *Analecta Bollandiana*, as a manifestation of their vitality and to keep up an intercourse with the learned historians of the world.

Volume ii. of Wetzer and Welte's '*Kirchenlexikon*' contains a lengthier article on the subject, by Andreas Schmid, which we have consulted in making the above synopsis of Fr. van der Heyden's paper, correcting a few slight errors.

CONTEMPORARY CHRONICLE.

THE RELIGIOUS WORLD.

The Pope to the Bishops of Greece.—A graceful document, full not merely of wise instructions but likewise of interesting classical allusions, is the letter which the Holy Father has addressed to the Latin archbishops and bishops of Greece. In a communication by which it is intended to further education such allusions are naturally most appropriate. No one, His Holiness observes, is so ignorant of the past as not to be moved by the thought of the glory and greatness of Greece, the light of ancient civilization and the mother of all the arts. The Pontiff fondly refers to his own early studies in Greek literature, stating that the foremost Ionic and Attic writers were favorites of his, and that he directed his attention especially to the investigations of the Greek philosophers. His appreciation of Aristotle was manifest from the honor he had paid to the Stagyrite's most illustrious disciple, St. Thomas Aquinas. He had also been inspired with great reverence by the Greek fathers and doctors of the Church, and at the commencement of his pontificate he had had the happiness of signalizing the merits of SS. Cyril and Methodius. His Holiness confesses that he has been influenced not a little by the examples of the Greek predecessors in the chair of Peter, and he pays a high tribute to the Greek love for the integrity of ancient discipline and ritual. The divisions which resulted in the separation of Greeks and Latins he deplores, but Catholics, he says, must not despond. The lyceum for the education of youth, which he caused to be founded some years ago at Athens, had proved successful, and now he approves of the establishment in the same buildings of a seminary for the training of the clergy in higher Greek literature.

The Historical Origin of "St. Anthony's Brief."—In a late number of the *Month* (Dec. '01) Fr. Thurston, S. J., traces the historic origin of what is known as St. Anthony's Brief. His conclusion is threefold; first, that St. Anthony of Padua was not the author of the formula in question, which probably dates dates back to the early centuries of Christianity; secondly, there is no proof of any sort to show that the devotion was practised by or known to St. Anthony of Padua; thirdly, for the first mention of his name in connection with it we have to turn to astory of an apparition of St. Anthony about fifty years after his death.

Protestantism in Mexico.—According to the *Independent* (No. 2771) there are at present in Mexico, in round numbers, about 200 Protestant missionaries, ordained and laymen, men and women; about twice as many native workers, and some 30,000 Protestant believers, with a much larger number of nominal adherents. The different evangelical organizations are drawing nearer together of late, with a view to organic union. Nevertheless it is pretty safe to say that Protestantism has no future in Mexico.

Danger of a Schism in France.—We have not seen M. Brunetière's article on this subject in the *Revue des Deux Mondes*, but note that

the valiant Msgr. Fèvre in a learned paper in the November issues of the *Revue du Monde Catholique* expresses his firm opinion that there is great danger that the government will contrive to intrude its own creatures into the episcopate, and then finally to break with Rome by means of them. Rev. Dr. Maignen, in his latest book, '*Nouveau Catholicisme et Nouveau Clergé*' (Paris: Victor Reteaux), shows conclusively that this danger is real and imminent.

A New Congregation of Polish School-Sisters.—Archbishop Kain has authorized the organization, in St. Louis, of a sisterhood of Polish women for teaching in the Polish parochial schools of the country. This congregation is to be known as the Sisters of St. Francis of St. Louis, and will have its home for the first at 1439 N. Ninth Street, in a structure belonging to St. Stanislaus parish. A commission of three priests has been appointed to agree upon rules for the new sisterhood. The membership at the beginning will consist of three sisters, who have been transferred from the Sisters of St. Francis of Oldenburg, Ind., and five novices. The plan is to build the community of new material, although a few Polish sisters will be transferred from other orders upon application.

LITERATURE.

The Cave by the Beechfork—A Story of Kentucky, 1815.—By Henry L. Spalding, S. J. (Benziger Bros. 1901.)—This book deserves to be recommended to our boys. It presents an interesting pen-picture of events of the glorious year of 1815 and derives its attractiveness chiefly from the description of Old Kentucky customs. Its hero, a Kentucky boy of fifteen, by his skill and energy saves General Jackson's message of the victory of New Orleans.

As high in price as any of Benziger's publications, and in size somewhat like Fr. Finn's stories, it differs widely from the latter by its contents, and, as a work of art, takes an inferior place. That vigor and animated life which characterizes, e. gr., 'Tom Playfair,' is not everywhere found in this book, and some of the scenes described at length are but loosely connected with the thread of the narrative. Many well written passages, however, especially the account of the shooting match, and of brave Owen Howard's ride, bear testimony to the talent of the young and evidently enthusiastic author, who by further study bids fair to become an able contributor to Catholic literature. It is with a view to encourage him that these lines have been written.

EDUCATION.

Parochial vs. Public Schools.—Trustee Gallagher of the Chicago Board of Public Education is quoted in the *New World* (Jan. 18th,) as saying that the parochial and private schools of Chicago take care of 100,000 children at only one-half the expense the Board incurs for the public school system, and the children get a better education besides. Trustee Brenan, of the same Board, in fact the senior member of the Board and for years chairman of the School Management Committee, declared in a public meeting of the Board, according to the *Chronicle* of Jan. 17th, that "the work in the Chicago high-schools is the worst on record.....Figures show that three out of thirty-seven pass the tests."

INSURANCE.

The Modern Woodmen Trying to Shove Off Their "Reckoning Day."—The report of the committee on reserve and emergency fund, appointed at the national convention of the Modern Woodmen last summer, has just been made public. According to a despatch in last Sunday's *Globe-Democrat* it provides a reserve fund and an ascending scale of assessments, to be called as often as required. The rate per $1,000 protection at the age of 18 is 41 cents and a reserve fund assessment in addition of 15 cents. There is a gradual advance in each until the age of 70 is reached, when the mortuary assessments are $3.75 and the reserve rate 55 cents, remaining level thereafter. This is a slight increase over the old rates.

If Mr. Thompson, of the committee, hopes, as the *Globe-Democrat* says, that this new plan will place the order upon a sound basis, he hugs a vain delusion. It will only postpone the fatal reckoning-day, that's all.

THE CATHOLIC PRESS.

The Paris *Univers* has recently reduced its subscription price. One of the leading Catholic daily newspapers of Belgium, *Le Courrier de Bruxelles*, was asked to follow suit, but refused to do so, declaring in its edition of Dec. 11th, that generally speaking, the lowering of subscription rates was bound to result in weakening the Catholic press; that a few francs per annum made little difference to the individual subscriber, while to a newspaper's management it meant a deficit of thousands; that with Catholic papers generally it was not, as with so many secular journals, simply a decrease in dividends, but an augmentation of the sacrifices made by devoted men. Catholics ought gladly to pay a few cents more for a staunch and superior newspaper instead of clamoring for a cheaper press. In matter of fact, Catholic papers, having a more circumscribed field of circulation, can not publish at the low rate of secular sheets, which go everywhere and, besides, have a large income from a class of advertising that the Catholic press is compelled to close its columns against. All over the world, with but two or three exceptions, perhaps, the cheap Catholic papers are inferior and of little help to the cause.

POLITICS AND SOCIOLOGY.

The Right of Laborers to Organize.—Organized labor has scored a notable victory through a recent decision of the Illinois State Board of Arbitration in the case of Plough Workers' Union No. 9,460, against the Sattley Manufacturing Company, of Springfield, Ill. The members of the union in their petition to the State Board claimed that the company had denied their right to organize, and was endeavoring to break up the union. The State Board declared that workingmen had as much right to combine for their mutual benefit and protection as is exercised with more freedom by their employers, and held that the labor union is based upon the recognition of the potency of organization. In the decision the State Board recommends that the Sattley Company shall not deny the right of the men to be members of the Plough Workers' Union, and shall not discriminate against the members of such union, or endeavor to persuade them to withdraw from the same.

MISCELLANY.

The Catholic Union and Times and the Exiled French Religious.—An Eastern clergyman, who "has always been a friend of the *Catholic Union and Times* and has missed no chance to recommend that Buffalo paper," in a communication to THE REVIEW takes exception to the utterances of an anonymous writer in the number of Jan. 2nd, 1902. We print the substance of our correspondent's remarks, because such utterances as those he censures are unfortunately all too frequent in a portion of our American Catholic press. He writes:

In an article, "The Church Around the World," the anonymous writer deplores the sad state of the Church in Brazil and concludes thus: "Several Latin American countries need priests, but nowhere is there more need of them than in Brazil. *Why have none of the French religious orders thought of settling in that country instead of crowding into England, Canada, and the United States?*" (Italics ours.)

I shall point out several plain reasons, which they possibly may have for not doing so.

1. Because they intend to keep in close touch with the other communities or provinces of their orders, which is rendered extremely difficult by great intervening distances, especially for those institutions that are, by their very foundation, restricted to a comparatively small portion of the Church's vineyard. 2. Because they are naturally anxious to stay in the immediate neighborhood of their beloved France, to watch the development of events, to remain uninterruptedly in contact with that country which God has assigned to them as their field of labor, sacrifices and silent victories, and to be ready to reopen at shortest notice those "85 maternity hospitals, 97 asylums for incurables, 1 sanitarium for lepers, 172 asylums for the homeless, 229 homes for the aged, 398 dispensaries and hospitals, 398 works for assisting laborers in debt, 512 night lodging houses, 691 orphanages and 1,428 other houses of beneficence," which are mentioned in the same article as having already been closed in consequence of the law. 3. Because the expenses for transporting whole communities to so distant a land would be very heavy, not to speak of the difficulty of providing homes for them, unless we want them to sell—perhaps for a trifle—all those orphanges, hospitals, asylums, etc., not seized by the government, and thus to deprive themselves of all hope of ever returning to their country and their work. 4. As the well informed editor of the *Catholic Union and Times* will perhaps remember, some of these orders already had their houses in England when they were expelled some fifteen years ago. They now simply go back to the same places, to await another chance of returning to their rightful homes. 5. Moreover, is the Rev. editor (or the writer of the article) sure that they did or do not contemplate settling in Brazil? The fact that until now no mention to that effect was made in the papers, is no proof of the contrary, since for good reasons the superiors of the orders may have withheld their plans from the public.

This much in answer to the quoted passage as far as it contains a question. It implies, however, an unsought-for advice with a rather sharp rebuke for the poor exiled French religious, and as such gives rise to some more reflections.

Those good men and women, by joining a religious order, made great sacrifices to God. Heaven alone knows their trials; Heaven alone knows that their joy on earth consists in following the crucified Saviour in a manner which, in its essential features, is most perfect; which is, according to the saints, a constant martyrdom. Bad men, sworn enemies to Christ and the Church, add to those sufferings by making life impossible for them in their beloved country. And here there is a Catholic priest, who seems not to be satisfied with these trials, and in a paper, read, as he claims, by 40,000 fellow-Catholics, publicly rebukes those brave, generous souls for not having chosen a banishment ten times as hard. Have they not done enough to show their burning zeal for the honor of God and the salvation of needy souls?

The Foreshadowed Way.—Under the title 'The Foreshadowed Way,' Mrs. Helen Aldrich De Kroyft, now 83 years of age and for over fifty years blind, gives to the public a most remarkable history of her life experience.*) It is a story of what may be named a vision and its gradual fulfilment during the course of near fifty-nine years. The last scene, and to the present writer, as a Catholic, the most important, and for which she solicits the prayers of the charitable, is still to be realized.

It is, I believe, an undisputed principle in Christian philosophy that God alone can make known future events depending on the free will of men; that such a revelation is invariably for a wise and gracious end; that it may be swiftly made; in a mysterious language of symbols not apparent until the reality interprets the prefigured symbols. The present writer has a clear and distinct memory of a certain morning in the year 1843, when a solemn conclave of four or five intimates were called upon to consider the meaning of what had transpired in the course of four or five seconds, scarcely twenty-four hours previously. Helen Aldrich was my classmate, and she was seriously depressed as she related to us that on the morning before, as the eleven o'clock bell summoned our class in Legendre, and she started forward, she was instantly cut off from every present environment in a mysterious way, but only for a few seconds in which she seemed to pass through years and years of time, marked by ten mystical milestones along the way. School-girl fashion we listened. But I had already learned to be very critical over mysteries. As a counter-irritant to the depressing outlook, I quickly mounted upon the table and pronounced these words: "Fellow girls. This is doubtless a second edition of Daniel's vision, and I move that notes be taken and recorded in the archives of the seminary for future reference." A laugh succeeded and the conclave came to an end. Nearly fifty-nine years have passed since I thus substantiated the

---

*) The book, 12mo. cloth, $1.00, comes from the press of the F. Tennyson Neely Co., 114 Fifth Ave., New York.

fact of a mysterious something in the experience of Helen at the Seminary at Lima, N. Y.

Two years elapsed and almost obliterated the sad memory in Helen's mind when three mile-stones of the Foreshadowed Way arose before her as dire realities, in quick succession. With a sad face, but clothed in pure white, she becomes a bride at the bedside of Dr. De Kroyft. Before night she is a widow in deep black, with his relatives at his grave—the morning sun shining on Lake Ontario. Three weeks, and darkness overshadows her eyes. A number of the recognized mile-stones were made reality by the action of the government. The last scene of what I have chosen to call mile-stones, Helen long regarded as a proof that her eye-sight would be restored. But I and other Catholics have regarded it as the light of faith, and this is that for which I humbly beg the prayers of the charitable. Space forbids mention of the historical value of this small volume of letters mostly written in the fifties. —ELIZABETH A. ADAMS.

About Stenography.—A reader in Scranton, Pa., sends us the subjoined remarks relative to the article "Stenography" in No. 2 of THE REVIEW.

Yes, the "dead easy" systems are pretty much advertised, and brought before the public as *easy* systems. They keep what they promise: ease and accuracy for the purposes of correspondence, and perfect reproduction of rapid speech in the hands of exceptionally gifted men. This is especially true of systems built up on a basis different from that of either Gabelsberger or Stolze. In matter of fact, stenography is an art comparatively easy to learn, especially for those endowed with a sprightly mind and a facile hand. Dr. Edw. Engel, and architect Max Conradi, yes, we know them. They are amongst the *Zurückgebliebenen*, having set their heads against the simplification of the old Stolze system. But in vain! There they sit in the seclusion of the *Reichstag*—able men no doubt, but sneering and snarling at all and everybody desirous of simplifying and popularizing the winged art. *Hinc illae lacrymae!*

The first five lines of page 22 constitute an insult to our shorthand teachers. Any good business college can impart our young people a practical knowledge of shorthand, say 100 words, sufficient for the average mercantile office, and that in five months or less, giving a good knowledge of type-writing and business forms to boot. And these young people aggregate tens of thousands every year. As to the great number of incompetents, the writer evidently does not speak from an American point of view, since a record of 250 syllables per minute is a great one, to say the least. It may be the average speed of Dr. Engel, the phenomenal German writer, but this country, having in preference to all others, a well-trained corps of official court stenographers, is certainly not to be reckoned last. Let the writer publish his challenge of 250 words in the *Typewriter and Phonographic World*, 332 Broadway, New York, and he will soon come to grief.

NOTE-BOOK.

It seems to be established on the most eminent medical authority that Czolgosz's brain, like every other organ of his body, was entirely normal, and that the assassin was fully responsible for his awful deed. The simple lay mind, observes the *Excelsior* (959), arrived at this conclusion long ago. Czolgosz was sound and healthy in body and mind—so far as the intellect is concerned; but his soul was diseased, fatally poisoned, through his own fault and that of others.

A reverend reader sends us a copy of a circular issued by a certain new oil company, which offers "profitable investments for people with moderate means," under the motto, "No Gusher, no Pay!" in such alluring terms that a special word of warning would seem to be called for. The circular "invites the closest scrutiny to the company and its methods" and offers the pastor a discount of 5 per cent. on every dollar's worth of stock sold through his efforts to the members of his congregation or to his friends anywhere. No money is asked for in advance, but the payment is due only after the company has secured an oil well on the 6,050½ acres of land which it claims to have in the oil district of Texas. It is emphasized that stock is now selling for one quarter of its value and that the price will be advanced 50 per cent. just as soon as the first gusher is found.

Our reverend correspondent remarks that this scheme is the shrewdest that has come to his knowledge for a long time. Of course, no priest is in a position to give the concern "close scrutiny," and any one who subscribes conditionally will have to pay up as soon as the company sends out notice that the first oil well has been discoversd, which it will doubtless do as soon as it has roped in as many of the lambs as it can hope to capture.

The reverend clergy can not be warned too often or too earnestly to be on their guard in these matters. More fake circulars are being sent to them from week to week, so that one is forced to conclude that the sharpers must have found out by experience that a certain number of inexperienced clergymen can be depended upon always to snap at an enticing bait. Our reverend friend thinks THE REVIEW is worth its subscription price several times over if for no other reason than because of the timely warning it gives against fakirs and swindlers of every description.

The following communication from a Catholic pastor emphasizes a point we made in our recent paper on the Knights of Columbus:

"In the Eifel district of Germany, where hogs are largely fed on bran, there is a saying, 'Mix yourself up with the bran and you will be devoured by the hogs.' There would seem to be a proper hint in this homely saw for those clergymen who, to please certain nominally Catholic society men, permit themselves to be subjected to the mummery and buffoonery of initiation ceremonies like those of the 'side rank' of the Catholic Order of Foresters (vide p. 31,

last number of THE REVIEW). Even an ordinary respectable layman who believes in the dignity of man and possesses a moderate degree of self-respect would not wish to undergo a ceremony which made him look, as the Foresters boast, 'like 20 cents on a load of hay.'."

The last census shows that there is in the whole country, contrary to general belief, an excess of sixty-eight per cent. of bachelors over the unmarried women. There is not a single State in the Union that has not more bachelors than "old maids." Among the various theories set up to account for this situation of affairs, not one takes into consideration the celibacy of the Catholic clergy, who are as a matter of course included in the bachelor class of the census enumerator.

The International College of Languages, 13 B, Park Row, New York, advertises a new " 'Phone Method" of teaching French, German, and Spanish by which the phonograph is utilized for teaching correct pronunciation. Each word or sentence can be repeated thousands of times. If the problem of producing clear and distinct phonographic records, free from the metallic harshness characteristic of the common machine, has really been solved, this method may indeed enable a person to acquire without a teacher conversational fluency in a foreign language. But has the problem been solved? We should be glad to receive reliable information on the subject for the benefit of several enquiring readers.

Rt. Rev. Bishop Messmer, in a letter to the *Excelsior*, dated January 12th, regrets the apathy of the Catholic public in the important matter of our Catholic Indian schools, for which he finds the explanation chiefly in the incessant sacrifices required of our people for the support of their churches and schools and the huge sums wasted annually in interest on church debts. Those who nevertheless contribute to the Indian schools deserve all the more credit.

The "Anti-Treating Society" now has twenty-three "chapters," with a membership of about 3,000, in the United States and Canada. There are more than 3,000 people, however, in this country alone who neither "treat" nor allow themselves to be "treated." The movement deserves support, though we do not see the necessity of erecting "chapters" of the Anti-Treating Society. Let every one act for himself, or let members of existing societies and clubs band themselves together with the pledge to swear off "treating."

Society went in automobiles to see the recent horse-shows.

Within two years the prices of food in this country have increased twenty-five per cent.